United States Eastern Dis	Voluntar	y Petition				
Name of Debtor (if individual, enter Last, First, Middle): Wyzard & Leung Inc.	Name of Joint Debtor (Spouse) (Last, First, Middle):					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): dba Bay Area Floors	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (I' (if more than one, state all): EIN: 94-3132835	ΓΙΝ) No./Complete EIN	Last four digits (if more than o		r Individual-Ta	xpayer I.D. (ITI	N) No./Complete EIN
Street Address of Debtor (No. and Street, City, and State) 2225 S. El Camino Real		Street Addres	s of Joint Debto	or (No. and Stre	eet, City, and Sta	ate
San Mateo, CA	ZIDCODE					ZIDCODE
	ZIPCODE 94403					ZIPCODE
County of Residence or of the Principal Place of Business	:	County of Res	sidence or of th	e Principal Plac	ce of Business:	•
San Mateo	`		071.501	(10.11.00		
Mailing Address of Debtor (if different from street address 2225 S. El Camino Real	s):	Mailing Addr	ess of Joint Deb	otor (if differen	t from street add	dress):
San Mateo, CA						
Suil Muco, CII	ZIPCODE 94403					ZIPCODE
Location of Principal Assets of Business Debtor (if different	ent from street address at	pove):				ZIPCODE
Type of Debtor	Nature of Business		Cl		ruptcy Code U	
(Form of Organization) (Check one box)	(Check one box) Health Care Business	S	Chapter	the Petition i	is Filed (Check	, and the second second
☐ Individual (includes Joint Debtors) ☐ See Exhibit D on page 2 of this form.	Single Asset Real Es 11 U.S.C. § 101 (511)	tate as defined in	☐ Chapter	_	Chapter 15 P Recognition	
☑ Corporation (includes LLC and LLP) ☐ Partnership	Railroad Stockbroker	,	☐ Chapter		Main Procee	ding
Other (If debtor is not one of the above entities,	☐ Commodity Broker ☐ Chapter 12 ☐ Chapter 12			Chapter 15 P		
check this box and state type of entity below.)	Clearing Bank Retail Flooring)	☐ Chapter		Recognition of Nonmain Pro	
Chapter 15 Debtors	Tax-Exempt I	Entity			re of Debts	
Country of debtor's center of main interests:	(Check box, if ap	рисавіе)		re primarily co		Debts are
	Debtor is a tax-exer			lefined in 11 U.) as "incurred b		primarily
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	under Title 26 of the Code (the Internal F		individu persona	ual primarily fo l, family, or		business debts.
Filing Fee (Check one box)				old purpose." Chapter 11 De	ebtors	
Full Filing Fee attached		□ De	one box: ebtor is a small	business as def	fined in 11 U.S.	C. § 101(51D) J.S.C. § 101(51D)
Filing Fee to be paid in installments (applicable to ind	ividuals only) Must atta			nari business as	defined in 11 C	J.S.C. § 101(31D)
signed application for the court's consideration certify to pay fee except in installments. Rule 1006(b). See 0	ing that the debtor is una	able Del	otor's aggregate n ders or affiliates)		343,300 (amount s	luding debts owed to subject to adjustment on
☐ Filing Fee waiver requested (applicable to chapter 7 in	dividuals only) Must		all applicable			_
attach signed application for the court's consideration	. See Official Form 3B.			led with this pe		on from one or more
					ce with 11 U.S.	
Statistical/Administrative Information						THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for distribution to Debtor estimates that, after any exempt property is excluded as		paid, there will be	no funds availab	le for		
distribution to unsecured creditors.						
Estimated Number of Creditors						
1-49 50-99 100-199 200-999	1,000- 5,001- 5,000 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets						
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,	000,001 \$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than	
	\$10 to \$50 lion million	to \$100 million	to \$500 million	to \$1 billion	\$1 billion	
Estimated Liabilities						
	000,001 \$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than	
\$50,000 \$100,000 \$500,000 to \$1 to \$1 million mil	\$10 to \$50 lion million	to \$100 million	to \$500 million	to \$1 billion	\$1 billion	

B1 (Official Form 1) (12/11)

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Wyzard & Leung Inc.					
All Prior Bankruptcy Cases Filed Within Last 8 Year	2 2					
Location Where Filed: NONE	Case Number:	Date Filed:				
Location Where Filed: N.A.	Case Number:	Date Filed:				
Pending Bankruptcy Case Filed by any Spouse, Partner or Af	filiate of this Debtor (If more than one, attach	additional sheet)				
Name of Debtor: NONE	Case Number:	Date Filed:				
District:	Relationship:	Judge:				
Exhibit A	Exhib	it B				
(To be completed if debtor is required to file periodic reports (e.g., forms	(To be completed if del whose debts are primar					
10K and 10Q) with the Securities and Exchange Commission pursuant to	I, the attorney for the petitioner named in t					
Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)	have informed the petitioner that [he or she	e] may proceed under chapter 7, 11,				
1	12, or 13 of title 11, United States Co available under each such chapter. I fur					
	debtor the notice required by 11 U.S.C. § 3					
Exhibit A is attached and made a part of this petition.	***					
Exhibit A is attached and made a part of this petition.	Signature of Attorney for Debtor(s)	Date				
Exhi Does the debtor own or have possession of any property that poses or is alleged	bit C	amm to muhlia haalth an aafatu?				
_	to pose a till eat of miniment and identifiable in	arm to puone hearth of safety?				
Yes, and Exhibit C is attached and made a part of this petition.						
√ No.						
(To be completed by every individual debtor. If a joint petition is filed, each Exhibit D completed and signed by the debtor is attached and made a If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached a	part of this petition.	nibit D.)				
Information Reg	arding the Debtor - Venue					
	ny applicable box)	D: . : . (C. 100 1				
Debtor has been domiciled or has had a residence, princi preceding the date of this petition or for a longer part of		District for 180 days immediately				
There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pending in this D	istrict.				
Debtor is a debtor in a foreign proceeding and has its print has no principal place of business or assets in the United this District, or the interests of the parties will be served	States but is a defendant in an action or proceed					
	des as a Tenant of Residential Prop	erty				
Landlord has a judgment against the debtor for possession	•	lete the following.)				
(Name of	landlord that obtained judgment)					
(Address	of landlord)					
	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and					
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the						
Debtor has included in this petition the deposit with the offling of the petition.	3 0 1	,				

B1 (Official Form 1) (12/11)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Wyzard & Leung Inc.
Signa	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Debtor	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 of title 11 are attached. Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)
Telephone Number (If not represented by attorney) Date	(Printed Name of Foreign Representative) (Date)
Signature of Attorney*	Signature of Non-Attorney Petition Preparer
X /s/ Nathan Borris Signature of Attorney for Debtor(s) NATHAN BORRIS 266090 Printed Name of Attorney for Debtor(s) Firm Name 21550 Foothill Blvd Address	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, (2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 (h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Hayward, CA 94541	Printed Name and title, if any, of Bankruptcy Petition Preparer
7/3/2012 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Lori Wyzard Signature of Authorized Individual LORI WYZARD Printed Name of Authorized Individual Officer Title of Authorized Individual	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
7/3/2012 Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Wyzard & Leung Inc.	Case No.
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	Tota	al	0.00	

(Report also on Summary of Schedules.)

R6R	(Official	Form	6 B)	(12/07)

In re	Wyzard & Leung Inc.	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	X			
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			

In re	Wyzard & Leung Inc.	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			

In re	Wyzard & Leung Inc.	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize. 	X X X			
		continuation sheets attached To	tal	\$ 0.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Wyzard & Leung Inc.	Case No
Debtor	(If known)
SCHEDULE C - PROPER	RTY CLAIMED AS EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box)	
☐ 11 U.S.C. § 522(b)(2)	☐ Check if debtor claims a homestead exemption that exceeds
☐ 11 U.S.C. § 522(b)(3)	\$146,450*.

SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
	PROVIDING EACH	PROVIDING EACH CLAIMED

 $*Amount\ subject\ to\ adjustment\ on\ 4/1/13\ and\ every\ three\ years\ thereafter\ with\ respect\ to\ cases\ commenced\ on\ or\ after\ the\ date\ of\ adjustment.$

R6D	(Official	Form	6D)	(12/07)
DOLL	(CHICIAL	rorm	0177	1 1 2/11/1

In re	Wyzard & Leung Inc.	 ,	Case No	
	Debtor	,		If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

 $\boxed{\mathbf{V}}$ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSEC PORT IF A	ION,
ACCOUNT NO.									
			VALUE \$						
ACCOUNT NO.									
			VALUE \$						
ACCOUNT NO.									
	1								
			VALUE \$						
0 continuation sheets attached	-		(Total c	Sub	tota	ı≻́	\$ 0.00	\$	0.00
			(Total o	n la	ıs pa Fota st pa	ige) I≯ ige)	\$ 0.00	\$	0.00

(Report also on Summary of Schedules) also on Statistical

(If applicable, report Summary of Certain

Case: 12-32024 Doc# 1 Filed: 07/06/12 Entered: 07/06/12 15:12:05 hiapilitfesand Related

Contributions to employee benefit plans

In re	Wyzard & Leung Inc. Debtor Case No. (if known)
	SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
addro prop	A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of ared claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing s, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the ty of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with e of priority.
	The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if otor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).
both Joint in the	If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, if them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in than one of these three columns.)
Sche	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this ale E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all ts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all ts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors rimarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related
	neck this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	S OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	omestic Support Obligations
or resp	laims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, nsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in C. § 507(a)(1).
	xtensions of credit in an involuntary case
	laims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the nent of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Vages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying a dent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the on of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. \S 507(a)(5).

$B6E\ (Official\ Form\ 6E)\ (04/10)$ - Cont.

In re Wyzard & Leung Inc.	, Case No.
Debtor (if known)
_	
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,775* p	per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2.600* for deposits for the p	burchase, lease, or rental of property or services for personal, family, or household use,
that were not delivered or provided. 11 U.S.C. § 507(a)(7).	
-4	
✓ Taxes and Certain Other Debts Owed to Governme	ental Units
Taxes, customs duties, and penalties owing to federal, st	ate, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insure	d Depository Institution
Claims based on commitments to the FDIC_RTC_Directs	or of the Office of Thrift Supervision, Comptroller of the Currency, or Board of
Governors of the Federal Reserve System, or their predecessor	ors or successors, to maintain the capital of an insured depository institution. 11
U.S.C. § 507 (a)(9).	
Claims for Death or Personal Injury While Debtor	Was Intoxicated
Claims for death or personal injury resulting from the op- lcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	peration of a motor vehicle or vessel while the debtor was intoxicated from using
(a)(10).	
* Amounts are subject to adjustment on 4/01/13, and every t	three years thereafter with respect to cases commenced on or after the date of
adjustment.	
•	
1	continuation sheets attached

In re	Wyzard & Leung Inc.	,	Case No	
	Debtor	,	(If kno	wn)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Sec. 507(a)(8)

Type of Priority for Claims Listed on This Sheet

				_							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY		
ACCOUNT NO.			Incurred: 2012								
Franchise Tax Board PO Box 942840 Sacramento, CA 94240-0002			Consideration: Penalty				250.00	250.00	0.00		
ACCOUNT NO.											
ACCOUNT NO.											
ACCOUNT NO.											
Sheet no. 1 of 1 continuation sheets attached Creditors Holding Priority Claims	to S	chedul	le of (Totals of		tal pag		\$ 250.00	\$ 250.00	\$ 0.00		
Total (Use only on last page of the completed Schedule E.) Report also on the Summary of Schedules)											
							\$ 0.00				

R6F	Official For	m 6F)	(12/07)
DUL V	Omciai roi	m or ,	(14/0//

In re _	Wyzard & Leung Inc.	Case No
	Debtor	(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Action Recovery Online 2425 E Thomas Rd., Ste. 17 Phoenix, AZ 85016							Notice Only
ACCOUNT NO. BAF Inc 2225 S. El Camino Real San Mateo, CA 94403							78,860.98
ACCOUNT NO. Bank of America c/o Allan C. Smith PC 1276 Veterans Highway, Suite E-1 Bristol, PA 19007			Consideration: Credit Card Debt (Unsecured)				7,331.00
ACCOUNT NO. Citibank 100 Citibank Drive Bldg 1, 1st Floor San Antonio, TX 78245			Consideration: Overdraft Protection				9,669.00
continuation sheets attached	ļ			Subt	otal	>	\$ 95,860.98
				T	otal	>	\$

(Use only on last page of the completed Schedule F.)

In re _	Wyzard & Leung Inc.	,	Case No.	
	Debtor	,		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

	_			_	_	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Consideration: Line of Credit				
Citibank PO Box 226526 Dallas, TX 75222							72,698.00
ACCOUNT NO.			Consideration: Utilities				
City of Redwood City 1071 Middlefield Road Redwood City, CA 94064							1,346.00
ACCOUNT NO.							
Division of Labor Standards Enforcement 100 Paseo de San Antonio Room 120 San Jose, CA 95113							16,709.37
ACCOUNT NO.			Consideration: Lawyer Fees				
Haight, Brown & Bonesteel 71 Stevenson St # 20 San Francisco, CA 94105							27,600.00
ACCOUNT NO.			Consideration: Vendor, 1099 Contractor				
James Greenwell 6614 W. 66th Street Overland Park, KS 66202							14,385.00
Sheet no. 1 of 2 continuation sheets attact	hed			Sub	tota	ı >	\$ 132,738.37
to Schedule of Creditors Holding Unsecured Nonpriority Claims				Т	otal	>	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

In re	Wyzard & Leung Inc.	, Case No	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Consideration: Shareholder				
Lori Wyzard 115 Winged Foot Place San Ramon, CA 94583							132,916.00
ACCOUNT NO.			Consideration: Rent				
Naiem & Louis Dudum 1374 Portola Drive San Francisco, CA 94127							31,542.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 2 of 2 continuation sheets attact to Schedule of Creditors Holding Unsecured	hed			Sub	tota	ı≻	\$ 164,458.00
Nonpriority Claims				Т	otal	>	\$ 393,057.35

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

In re	Wyzard & Leung Inc.	Case No.	
	Debtor		(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

L	J	Check this box is	f debtor has no	executory contracts	or unexpired leases.
---	---	-------------------	-----------------	---------------------	----------------------

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Naiem & Louis Dudum 1374 Portola Drive San Francisco, CA 94127	Unexpired Lease

In re	Wyzard & Leung Inc.	Case No.	
	Debtor		(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Lori Wyzard 15 Winged Foot Place San Ramon, CA 94583	Citibank PO Box 226526 Dallas, TX 75222
Lori Wyzard 15 Winged Foot Place San Ramon, CA 94583	Bank of America c/o Allan C. Smith PC 1276 Veterans Highway, Suite E-1 Bristol, PA 19007
Lori Wyzard 15 Winged Foot Place San Ramon, CA 94583	Citibank 100 Citibank Drive Bldg 1, 1st Floor San Antonio, TX 78245
Lori Wyzard 15 Winged Foot Place San Ramon, CA 94583	Naiem & Dudeen 1374 Portola Drive San Francisco, CA 94127

United States Bankruptcy Court

Eastern District of California

In re	nc.	Case No.	
	Debtor		
		Chapter 7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	I	ASSETS	LIABILITIES	0	THER
A – Real Property	YES	1	\$	0.00			
B – Personal Property	YES	3	\$	0.00			
C – Property Claimed as exempt	YES	1					
D – Creditors Holding Secured Claims	YES	1			\$ 0.00		
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3			\$ 250.00		
F - Creditors Holding Unsecured Nonpriority Claims	YES	3			\$ 393,057.35		
G - Executory Contracts and Unexpired Leases	YES	1					
H - Codebtors	YES	1					
I - Current Income of Individual Debtor(s)	NO	0				\$	0.00
J - Current Expenditures of Individual Debtors(s)	NO	0				\$	0.00
тот	ΓAL	14	\$	0.00	\$ 393,307.35		

United States Bankruptcy Court Eastern District of California

In re	Wyzard & Leung Inc.	Case No.	
	Debtor		
		Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ N.A.
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ N.A.
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ N.A.
Student Loan Obligations (from Schedule F)	\$ N.A.
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ N.A.
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ N.A.
TOTAL	\$ N.A.

State the Following:

Average Income (from Schedule I, Line 16)	\$ N.A.
Average Expenses (from Schedule J, Line 18)	\$ N.A.
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ N.A.

State the Following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ N.A.
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ N.A.	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ N.A.
4. Total from Schedule F		\$ N.A.
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ N.A.

	Wyzard & Leung Inc.	
In re		Case No.
	Debtor	(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER	R PENALTY OF PERJURY BY INDIVIDUAL DEBTOR	
I declare under penalty of perjury that I have read are true and correct to the best of my knowledge, information	I the foregoing summary and schedules, consisting of sheets, on, and belief.	and that they
Date	Signature:	
	Detto	
Date	Signature:(Joint Debtor, if any)	
	(Joint Debtor, it any) [If joint case, both spouses must sign.]	
	ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) otcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this	1
compensation and have provided the debtor with a copy of thi 10(h) and 342(b); and, (3) if rules or guidelines have been pr	s document and the notices and information required under 11 U.S.C. comulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for service of the maximum amount before preparing any document for filing for	§§ 110(b), vices chargeable
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)	
If the bankruptcy petition preparer is not an individual, state the name, ti who signs this document.	tle (if any), address, and social security number of the officer, principal, responsible	person, or partne
Address		
х		
Signature of Bankruptcy Petition Preparer	Date	
Names and Social Security numbers of all other individuals who prepared	or assisted in preparing this document, unless the bankruptcy petition preparer is not	an individual:
f more than one person prepared this document, attach additional signed	sheets conforming to the appropriate Official Form for each person.	
a bankruptcy petition preparer's failure to comply with the provisions of title 11 8 U.S.C. § 156.	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or be	oth. 11 U.S.C. § 110
DECLARATION UNDER PENALTY OF PE	RJURY ON BEHALF OF A CORPORATION OR PARTNERSH	IP
or an authorized agent of the partnership] of the Wyzard &	he foregoing summary and schedules, consisting of <u>16</u> sheets (total	debtor
Date 7/3/2012	Signature: /s/ Lori Wyzard	
	LORI WYZARD	
	[Print or type name of individual signing on behalf	of debtor.]
[An individual signing on behalf of a partners	hip or corporation must indicate position or relationship to debtor.]	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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UNITED STATES BANKRUPTCY COURT Eastern District of California

In Re	Wyzard & Leung Inc.	Case No.	
		(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None	

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT		
2012	0.00	
2011	\$49,581.75	
2010	[14,978.00]	

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two y ears immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state in come for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repay ment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each pay ment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*)any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

*Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after date of adjustment.

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

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None

 \boxtimes

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

Idea Faculty Clinics v.

Damages

San Mateo County Superior

Trial Set

Wyzard & Leung Inc.

CIV499026

Court

James R. Greenwell v.

Collections

ions San Mateo County Superior
Court

Judgment

Bay Area Floors SCS122523/SCS122525

SCS122523/SCS122525

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 day s immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or cont ributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 m ust include losses by either or both spous es whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, trans ferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

....

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financia I accounts, certificates of de posit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married de btors filing under chapter 12 or chapter 13 m ust include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME ANDTYPE OF ACCOUNT, LAST FOURAMOUNT ANDADDRESSDIGITS OF ACCOUNT NUMBER,DATE OF SALEOF INSTITUTIONAND AMOUNT OF FINAL BALANCEOR CLOSING

Citibank Checking/Savings 05/2011

601057359

Closing Balance: 0.00

Borel Private Bank Checking/Savings 05/2011

0135150811

Closing Balance: 0.00

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (M arried debtors filing under chapter 12 or chapter 13 m ust include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE AMOUNT OF OF

SETOFF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

249 El Camino Real Redwood City, CA 90064 Bay Area Floors

2001 - January 2011

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisian a, Nevada, New M exico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

 \boxtimes

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpay er identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partners hip, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS**

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

	19. Books, record and fin	ancial statements			
None		pers and accountants who within the two years supervised the keeping of books of account and			
NAME	E AND ADDRESS	DAT	ES SERVICES RENDERED		
773 Ell	Poornasir lerbrook Street ain House, CA 95391				
None	b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.				
	NAME	ADDRESS	DATES SERVICES RENDERED		
Martha	Poornasir	773 Ellerbrook Street Mountain House, CA 95391	2008 - 2010		
None		ndividuals who at the time of the commencement of the debtor. If any of the books of accounts of the debtor.			
	NAME	ADDRESS			
Lori S.	Wyzard	115 Winged Foot Place San Ramon, CA 94583			

None List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by \boxtimes the debtor. NAME AND ADDRESS DATE **ISSUED** 20. Inventories None List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory. \boxtimes DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis) None List the name and address of the person having possession of the records of each of the two inventories reported in a., above. X NAME AND ADDRESSES OF CUSTODIAN OF DATE OF INVENTORY INVENTORY RECORDS 21. Current Partners, Officers, Directors and Shareholders None If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. \boxtimes NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST None If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation. NAME AND ADDRESS TITLE NATURE AND PERCENTAGE OF STOCK OWNERSHIP Lori S. Wyzard President 100% 115 Winged Foot Place San Ramon, CA 94583

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officer s, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distribution by a corporation

None |

If the debtor is a partnership or a corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

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I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief. 7/3/2012 /s/ Lori Wyzard Date Signature LORI WYZARD, Officer Print Name and Title [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.] 0 continuation sheets attached Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. \$152 and 3571 DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accept ing any fee from the debtor, as required in that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110(c).) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. Address

[If completed on behalf of a partnership or corporation]

Signature of Bankruptcy Petition Preparer

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

Date

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

Action Recovery Online 2425 E Thomas Rd., Ste. 17 Phoenix, AZ 85016

BAF Inc 2225 S. El Camino Real San Mateo, CA 94403

Bank of America c/o Allan C. Smith PC 1276 Veterans Highway, Suite E-1 Bristol, PA 19007

Citibank 100 Citibank Drive Bldg 1, 1st Floor San Antonio, TX 78245

Citibank PO Box 226526 Dallas, TX 75222

City of Redwood City 1071 Middlefield Road Redwood City, CA 94064

Division of Labor Standards Enforcement 100 Paseo de San Antonio Room 120 San Jose, CA 95113

Franchise Tax Board PO Box 942840 Sacramento, CA 94240-0002

Haight, Brown & Bonesteel 71 Stevenson St # 20 San Francisco, CA 94105

James Greenwell 6614 W. 66th Street Overland Park, KS 66202

Lori Wyzard 115 Winged Foot Place San Ramon, CA 94583

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Naiem & Louis Dudum 1374 Portola Drive San Francisco, CA 94127

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UNITED STATES BANKRUPTCY COURT Eastern District of California

In re	Wyzard & Leung Inc.						
	Debtor		Case No.				
			Chapter	7			
	VERIFICAT	ST OF CRED					
	I hereby certify under penalty of perjury that the attached List of Creditors which consists of 2 pages, is true, correct and complete to the best of my knowledge.						
Date	7/3/2012	Signature	/s/ Lori Wyzar				
			LORI WYZAF Officer	CD,			

United States Bankruptcy Court Eastern District of California

I	n re Wyzard & Leung Inc.	Case No.				
			7			
Ι	Pebtor(s)	2 n p 11-				
	DISCLOSURE OF COMPENSATION OF	ATTORNEY FOR DI	EBTOR			
a	ursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify and that compensation paid to me within one year before the filing cendered or to be rendered on behalf of the debtor(s) in contemplate	of the petition in bankruptcy,	or agreed to be paid t	to me, for services		
F	or legal services, I have agreed to accept	\$ 2,0	00.00			
	rior to the filing of this statement I have received					
	alance Due		0.00			
	he source of compensation paid to me was:	<u> </u>				
	Debtor Other (specify)					
3. Т	The source of compensation to be paid to me is:					
J. 1	Debtor Other (specify)					
4	I have not agreed to share the above-disclosed compensation	with any other person unles	oo thay are members	and		
associ	ates of my law firm.	with any other person unles	ss they are members a	iliu		
of my I	I have agreed to share the above-disclosed compensation with aw firm. A copy of the agreement, together with a list of the name					
5.	n return for the above-disclosed fee, I have agreed to render legal	service for all aspects of th	e bankruptcy case, ind	cluding:		
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 					
6.	By agreement with the debtor(s), the above-disclosed fee does no		ices:			
	CERT	ΓΙFICATION				
	I certify that the foregoing is a complete statement of any ag debtor(s) in the bankruptcy proceeding.	reement or arrangement fo	r payment to me for re	presentation of the		
	7/3/2012	/s/ Nathan Borris				
	Date	Signa	ture of Attorney			
		Name	of law firm			